

## Cyber attacks and identity fraud are at an all time high. We want to help you stay safe.

With our lives migrating more and more to online banking, shopping, searching, and buying, it has become easier than ever for cyber criminals to compromise our online security. You can have some peace of mind that the dedicated Independent staff are always on the lookout for suspicious activity on your accounts. We want you to be safe, but also be aware. The following tips are designed to help keep your home devices and you as secure as possible.

- **REDUCE RISK OF RANSOMWARE AND MALWARE** : Keep all software on internet-connected devices – including personal computers, smartphones, and tablets.
- **CREATE LONG, UNIQUE PASSWORDS**: Length trumps complexity. Strong passwords are at least 12 characters long and include letters, numbers and symbols. Each online account should have a unique password. Consider using phrases unique to you.
- **USE A PASSWORD MANAGER** : Password managers store your passwords in an encrypted database which acts as your personal data vault.
- **ENABLE MULTI-FACTOR AUTHENTICATION**: Multi-factor authentication (MFA), sometimes called 2-factor authentication, includes, security keys, or apps that send you unique, one-time codes when you want to log on to a sensitive account.
- **THINK BEFORE YOU CLICK**: Malicious links in emails, tweets, texts, posts, social media messages, and malicious online advertising are a direct way for hackers to get your sensitive information. Cyber criminals are now even using QR Codes to trick you! Be wary of clicking on links or downloading anything coming from a stranger or you were not expecting.
- **REPORT PHISHING**: One of the best ways to take down cybercriminals is by reporting phishing attempts. Most email programs and social media platforms allow you to report phishing attempts. Don't keep that phishing message around – delete it ASAP and block the sender.
- **USE SECURE WI-FI**: Public wireless networks and hotspots are unsecured, which means that anyone could potentially see what you are doing on your laptop or smartphone while you are connected by simply mirroring your screen and recording your activity. Never access your banking accounts or any other financial accounts on public WiFi!
- **BACK IT UP**: The best way to protect your digital information by making copies and store them safely. If you have a copy of your data and your device falls victim to ransomware or other cyber threats, you will be able to restore the data from a backup onto a new device. Keep at least three (3) copies of your data and store two (2) backup copies on different storage media. One of these storage possibilities can be backing up to the cloud, which are secure computer servers you can access through an account.
- **CHECK YOUR SETTINGS**: Every time you sign up for a new account, download a new app, or get a new device, immediately configure the privacy and security settings to your comfort level for information sharing.

The benefits of a few moments of research, preparation, and action far outweigh the potential costs of losing your unprotected data in a breach or having your identity stolen. And even if some of your data is compromised, if you follow some simple guidelines, you can ensure that the damage will be minimal. Read more [HERE](#) about what you can do if your identity or personal information has been compromised.



### Qualified loans can Skip A Payment once every 12 months

Why use Skip a Payment? Free up needed cash, plan a vacation, cover unexpected expenses, you decide!

**Contact Member Services** to see if your loan qualifies.

You must hold a loan for at least 12 months before it is eligible for the skip request, and it must have a minimum monthly payment of \$100. Skip a Payment requests must be received no less than 7 days prior to the loan due date. A \$35 fee per consumer loan will be charged for exercising this feature and will be deducted from your Member Savings account upon the skip request. Your Member Savings account must have sufficient funds in order to complete this request and your credit union accounts must be in good standing. Mortgage, HELOC [Home Equity Loans], and Fast Cash loans are not eligible.

### On the move? Don't forget to alert us to your new address.

For your protection if you move, please contact us to change and update your address. Simply changing your address helps us protect your financial information from identity thieves, and makes sure you continue to receive critical correspondence from us. Follow this link to update your information online. You can also use the form to verify we have your most recent and correct information on file.

Financial Institutions must verify the identity of anyone wishing to conduct financial transactions. This not only protects you, but is also a provision of the USA Patriot Act, known as the Customer Identification Program.

Help us to help you, it's what we do!



# ANNUAL MEETING and Board Elections - April 30 - 5:00 PM

Each year the Nominating Committee recommends candidates to fill volunteer vacancies on the Board of Directors. Nominations may be made by petition, containing signatures and account numbers of 90 members. The petition must be submitted to the Credit Union by April 1, 2023. The nominee must have a willingness to serve if elected. Written statements of qualification and biographical information must accompany the nominee's petition. Petition forms are available at our branch. The following candidates are nominated for re-election to the Board of Directors:

➔ **Chad Clark - 3 Year Term** ➔ **Andrew Fox - 2 Year Term** ➔ **Karen Shreves - 2 Year Term**

## Independent Staff & Members work together to improve Community



This year, Independent Federal Credit Union, along with the generosity of our great members, participated in a number of avenues to give back to our community. Early in the year, our CEO, Connie Lodde, and our VP of Loans, Bobbi Cleaver, toured the Anderson Scholar House, and a partnership arose. The Scholar House offers housing assistance to single mothers working to obtain a higher education in hopes of providing a more secure financial future for themselves and their children. The mission of Scholar House is to end the cycle of poverty and transform our community by empowering families and youth to succeed in education and achieve life-long self-sufficiency. The Scholar House serves single moms and their children with a comprehensive, holistic continuum of care empowering them toward their educational career and family goals. The staff at IFCU painted apartments in preparation for new residents of the Scholar House.

Additionally, IFCU provided some fun fall décor in the entrances of both apartment buildings. The staff also provided the residents with a hot meal, candy and activity treat bags, and pumpkin painting for the families. IFCU provided Christmas to four Scholar House moms and five children. With the help of our members who participated by purchasing snacks or pulling tags from our giving tree, the families of the Scholar House were presented with gifts and nonperishable food items. We have been blessed to hire one of the Scholar House participants as a part-time teller, and she is a great addition to our team. She is an enthusiastic learner, eager to grasp the concepts of personal finance and hopes to carry these financial lessons with her as she moves toward her degree in drug and mental health counseling. During the back-to-school rush, we collected items such as Clorox® wipes, Kleenex®, and hand sanitizer that we provided to local area teachers to help stock classrooms with items to help keep our kids healthy. We are looking forward to continuing our Anderson Scholar House partnership in 2024 and continuing to offer our candy sales throughout the year to help in our efforts to give back to Madison County. When there is a need, our generous members and staff rise to the occasion to offer assistance. **Together, we are building a stronger and healthier community.**

*Thank you to everyone!*



Mark your Calendars.

Our branch will be **CLOSED** to honor the following Holidays:

- Martin Luther King Jr. Day - January 15
- Presidents' Day - February 19
- Good Friday [1/2 Day] - March 29
- Memorial Day - May 27
- Juneteenth - June 19
- Independence Day - July 4
- Labor Day - September 2
- Columbus Day - October 14

ATMs, Online Banking, Mobile Banking and night deposit boxes are always open



We now partner with the app that pays you to learn financial literacy. Download Zogo today.

Enter access code:

IFCU

## Privacy Policy

Our website provides a copy of our PRIVACY POLICY regarding personal Information.

You may request a copy by calling us at 765-649-9271 or 800-284-5233.

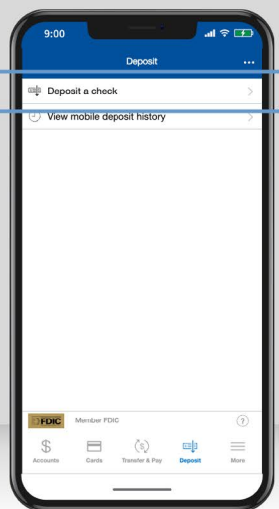
Click [HERE](#) to link directly to a copy of our Privacy Policy.

FACTS	HOW DOES INDEPENDENT FEDERAL CREDIT UNION (IFCU) HANDLE YOUR INFORMATION?
What information do we collect?	<ul style="list-style-type: none"> <li>Personal information: name, address, phone number, email address, date of birth, Social Security number, and other information that identifies you.</li> <li>Financial information: account numbers, balances, transaction history, and other information related to your accounts.</li> <li>Usage information: information about how you use our website and mobile app.</li> <li>Marketing information: information about your preferences for receiving marketing communications from us.</li> </ul>
How do we use your information?	<ul style="list-style-type: none"> <li>To provide you with the services and products you request from us.</li> <li>To improve our services and products.</li> <li>To send you marketing communications, if you have opted in to receive them.</li> <li>To comply with legal obligations.</li> </ul>
How do we share your information?	<ul style="list-style-type: none"> <li>We may share your information with our affiliates, subsidiaries, and service providers.</li> <li>We may share your information with third parties for marketing purposes, if you have opted in to receive such communications.</li> <li>We may share your information with law enforcement or other government agencies if required by law.</li> </ul>
How do we protect your information?	<ul style="list-style-type: none"> <li>We use physical, technical, and administrative safeguards to protect your information from unauthorized access, disclosure, and destruction.</li> <li>We limit access to your information to only those employees and service providers who need it to perform their job duties.</li> <li>We monitor our systems for security breaches and other threats to your information.</li> </ul>
How can you control your information?	<ul style="list-style-type: none"> <li>You can opt out of receiving marketing communications from us at any time.</li> <li>You can request a copy of our Privacy Policy at any time.</li> <li>You can request that we delete your information from our systems at any time.</li> </ul>

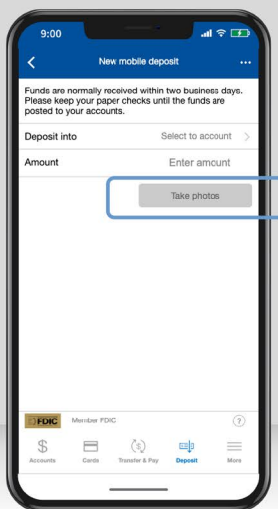
# 9mobile

## MOBILE DEPOSIT

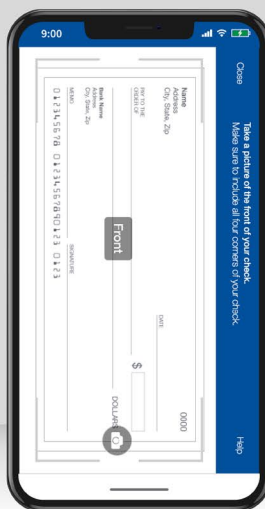
Are you taking advantage of Mobile Deposit? Save a trip to the branch. Deposit checks anytime or anywhere. Contact us to sign-up for Mobile Deposit. If you already have Mobile Deposit activated but aren't quite sure how it works, then just follow these easy steps.



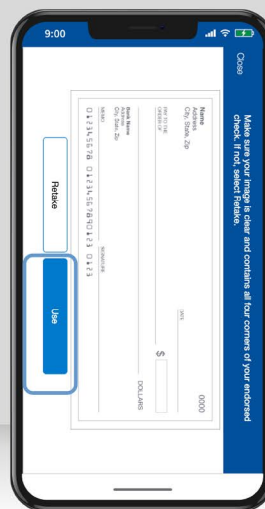
After logging in, tap "Deposit," then "Deposit a check."



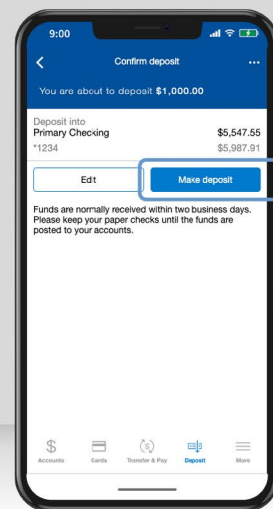
Endorse the back of the check, then choose your deposit account and enter the check amount. Tap "Take photos" to proceed.



Take a photo of the front of your check following the on-screen instructions.



If the image is good quality, select "Use." Repeat the process for the back of the check.



After taking the photos, tap "Make deposit." You can check the status of your deposit at any time under "View mobile deposit history."

## Surcharge-free ATMs

As part of Alliance One, we are proud to provide you with nearly 5,000 surcharge-free ATMs across the United States. Visit [www.allianceone.coop](http://www.allianceone.coop) to find an ATM near you, or download the Alliance One ATM locator app.

Experience the power of Alliance One. If you are planning a trip, use this [ATM Locator Link](#) to find an Alliance One ATM near you.

**Alliance One**



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Independent Federal Credit Union

### Lobby Hours

Monday, Tuesday 9:00 AM - 5:00 PM  
Wednesday 10:00 AM - 5:00 PM  
Thursday, Friday 9:00 AM - 5:00 PM

**INDEPENDENT**  
FEDERAL CREDIT UNION

3737 S. Scatterfield Road  
Anderson, Indiana 46013

### Drive-Up Hours

Monday, Tuesday 9:00 AM - 5:00 PM  
Wednesday 10:00 AM - 5:00 PM  
Thursday 9:00 AM - 5:00 PM  
Friday 9:00 AM - 6:00 PM

